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RESPONSE UNDER 37 CFR 1.116
EXPEDITED PROCEDURE
EXAMINING GROUP 3731

AF

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

NORMAN YAMAMOTO ET AL.

Serial No. 09/921,734

Filed: August 3, 2001

For: FLEXIBLE SEE-THROUGH
BOUND DOCUMENT ASSEMBLY

Examiner: Mark T. Henderson

Group Art Unit 3722

Docket No. AVERY-67231

February 10, 2005

Los Angeles, California 90045

APPEAL BRIEF

Mail Stop AF
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

A Notice of Appeal from the Office Action of July 14, 2004 was filed on October 12, 2004. This Appeal Brief is being filed within the term provided as permitted under 37 C.F.R. § 1.192(a), with a two-month extension of time to respond.

I. REAL PARTY IN INTEREST

The real party in interest is AVERY DENNISON CORPORATION. This application was originally assigned by the inventors, NORMAN YAMAMOTO and ADAM BRATTER, by an assignment executed August 8, 2001, which was recorded by the Patent Office on October 4, 2001, beginning at reel 012238, frame 0072.

II. RELATED APPEALS AND INTERFERENCES

None.

III. STATUS OF CLAIMS

This patent application has 19 pending claims. Of the originally filed claims, Claims 2-4, 7-10, 13, 18, 20, 23 were canceled. Pending Claims 1, 5, 6, 11, 12, 14-17, 19, 21, 22, and 24-30 were finally rejected in an Office Action dated July 14, 2004.

IV. STATUS OF AMENDMENTS

The Amendment of March 30, 2004 has been entered. In that amendment, claims 1, 5, 11, 17, 21, 22, 24 and 29 were amended. Claim 30 was added.

V. SUMMARY OF THE INVENTION

In accordance with one illustrative embodiment of the invention, a flexible binder assembly has a transparent flexible front cover with a frame in the form of a coating. On the inside of the front cover an inner plastic pocket is provided, and it is firmly secured to

the front cover along two edges, with the two other edges of the pocket being free so that visual material may be readily inserted into the pocket. Typically, the assembly includes construction arrangements for holding the inner pocket firmly against the transparent cover over the entire open area of the frame.

The sheet material for the front cover pocket is preferably fairly thin as compared with the cover material; for example the covers may be formed of polypropylene or a blend thereof, in the order of 17 mils thick, while the sheet plastic material for the pocket may be in the order of 7 or 8 mils thick. The pocket is preferably bonded to the inside of the cover just outside the frame, and is slightly larger than standard 8 1/2 x 11 inch or A-4 paper. The pocket may be secured along only two edges, the bottom and outer edge, away from the intended binding location, or it may be secured on three sides excluding the top. With this latter construction, it may be cut near but spaced from the binding from the top to near the bottom adjacent the binding. With either construction the sheet bearing the visual material may be readily slipped into place, and the latter construction will have the residual edge of the pocket overlapping the inner edge of the visual material. The pocket may also be secured to the front cover on three sides, with the flexibility of the covers permitting easy insertion of the visual material through the open side, which may be on any side of the pocket.

An image of the cover of the binder, showing the frame, or merely an outline or template of the printable area of the frame, may be provided on a computer monitor, and the user may introduce suitable visual material into the area within the frame, and then print out the desired image for insertion into the pocket.

The binder may include additional tabbed index sheets, opaque or optionally translucent or transparent, permitting the use of additional visual display sheets to introduce each section of the bound material.

The rear cover is also flexible and may be provided with a partial pocket extending for less than half of the area of the rear cover; and this partial pocket may be formed from an over-size sheet of the back cover sheet material folded to form the rear pocket. The rear pocket may be heat formed, or folded using a score cut and pressure, and glued or adhesively secured to form the pocket. The rear pocket sheet material may optionally be provided with cuts for holding the corners of a business card or the like.

The rear cover is preferably printed with a dark colored coating, preferably matching the frame on the front cover, but the inner rear partial pocket is preferably transparent so that its contents may be viewed.

VI. ISSUES ON APPEAL

A. THE EXAMINER'S REJECTIONS

The Examiner rejected claims 1, 11, 16, 21, 22, 25, 26, 29 and 30 under 35 USC 103(a) as being unpatentable over Yamamoto et al. (6,206,602) in view of Walters (5,118,137). The Examiner indicated that Yamamoto et al discloses in Fig. 1 and 2 a binder assembly and system comprising: front and rear plastic covers, wherein the front cover is transparent with an opaque peripheral frame coating defining an open area, wherein the covers are secured together at a binding and an inner transparent pocket having approximately the same dimensions as the cover with a size coextensive with the open area, secured to the inner surface of

the front cover at a pocket-to-cover bond zone, wherein the bond zone is free of expansion structure. Construction arrangements (heat bonding of the plastic pocket sheet (26) to the cover (12) for holding the pocket against the cover over the entire open area of the frame) and inner, outer, top and bottom edges, permitting quick insertion of visual material information from a top of the inner areas of the pocket.

However, notes the Examiner, Yamamoto et al does not disclose a binder assembly, wherein the inner pocket is secured along its outer edge and its bottom edge, but is free and unsecured to the cover at the top and inner edges, and wherein the inner pocket is formed of a sheet secured to a binding and cut along the binding.

The Examiner indicates that Walters discloses in Fig. 5 and 6, a binder having an inner pocket dimensioned at any desirable size and is secured along its outer edge and its bottom edge, but is free and unsecured to the cover at the top and inner edges. It would have been obvious, says the Examiner, to modify Yamamoto et al's binder assembly with a pocket only secured at its outer and bottom edge as taught by Walters for the purpose of allowing easier insertion of material in the pocket.

In regards to Claim 16, the Examiner indicates that it would have been obvious to construct the rear cover the same as the front cover for the purpose of disclosing additional visual displays. In regards to Claims 25 and 26, that the inner pocket is formed of a sheet secured to a binding and cut along the binding

does not structurally limit the claim. Furthermore, the Examiner indicates, the construction arrangements of Yamamoto et al. are capable of holding the inner pocket firmly against the cover.

The Examiner further rejected claims 1, 11, 16, 21, 22, 25, 26, 29 and 30 under 35 USC 103(a) as being unpatentable over Yamamoto et al. (6,206,602) in view of Buxton (2,161,015). Buxton, the Examiner argues, discloses a binder (wherein the binding mechanism is the stapled margin (36')) which binds a stack of pad sheets, and is fastened to the cover. The Examiner indicates that the cover has an inner superposed pocket dimensioned at any desirable size and is secured (stitched) along its outer edge and its bottom edge, but is free and unsecured to the cover at the top and inner edges.

The Examiner further rejected claims 5, 15, and 19 under 35 USC 103(a) as being unpatentable over Yamamoto et al. (6,206,602) in view of Wilson, Wyant and Koba (6,222,947). Claims 12, 14, 17, 27 and 28 were rejected under 35 USC 103(a) as being unpatentable over Yamamoto et al in view of Walter and further in view of Wyant. Claim 24 is rejected under 35 USC 103(a) as being unpatentable over Yamamoto et al in view of Walters and further in view of Koba.

B. THE ISSUES FOR DETERMINATION

In view of the Examiner's rejections, Appellant respectfully submits that the issues on appeal are as follows:

1) Whether, with respect to claims 1, 11, 16, 21, 22, 25, 26, 29 and 30, one of ordinary skill in the art at the time that the invention was made would have combined Yamamoto et al. (6,206,602) with Walters (5,118,137) to form a binder assembly as claimed, wherein the assembly includes construction arrangements for holding the inner pocket firmly against the transparent cover over the entire open area of the frame.

2) Whether, with respect to claims 1, 11, 16, 21, 22, 25, 26, 29 and 30, one of ordinary skill in the art at the time that the invention was made would have combined Yamamoto et al. (6,206,602) with Buxton (2,161,015) to form a binder assembly as claimed, wherein the assembly includes construction arrangements for holding the inner pocket firmly against the transparent cover over the entire open area of the frame.

VII. GROUPING OF CLAIMS

For purposes of this Appeal only, claims 1, 11, 16, 21, 22, 25, 26, 29 and 30 stand and fall together.

VIII. ARGUMENTS

Regarding the various prior art rejections, including claims 1, 11, 16, 21, 22, 25, 26, 29 and 30, they all basically involve the combination of Yamamoto and the Walters and/or Buxton patents. With respect to the Walters patent, to bring out the significant shortcomings of this proposed combination of references, we are attaching as Fig. 1, as set forth below, a print of Fig. 5 from the Walters patent with the frame of the Yamamoto patent super imposed.

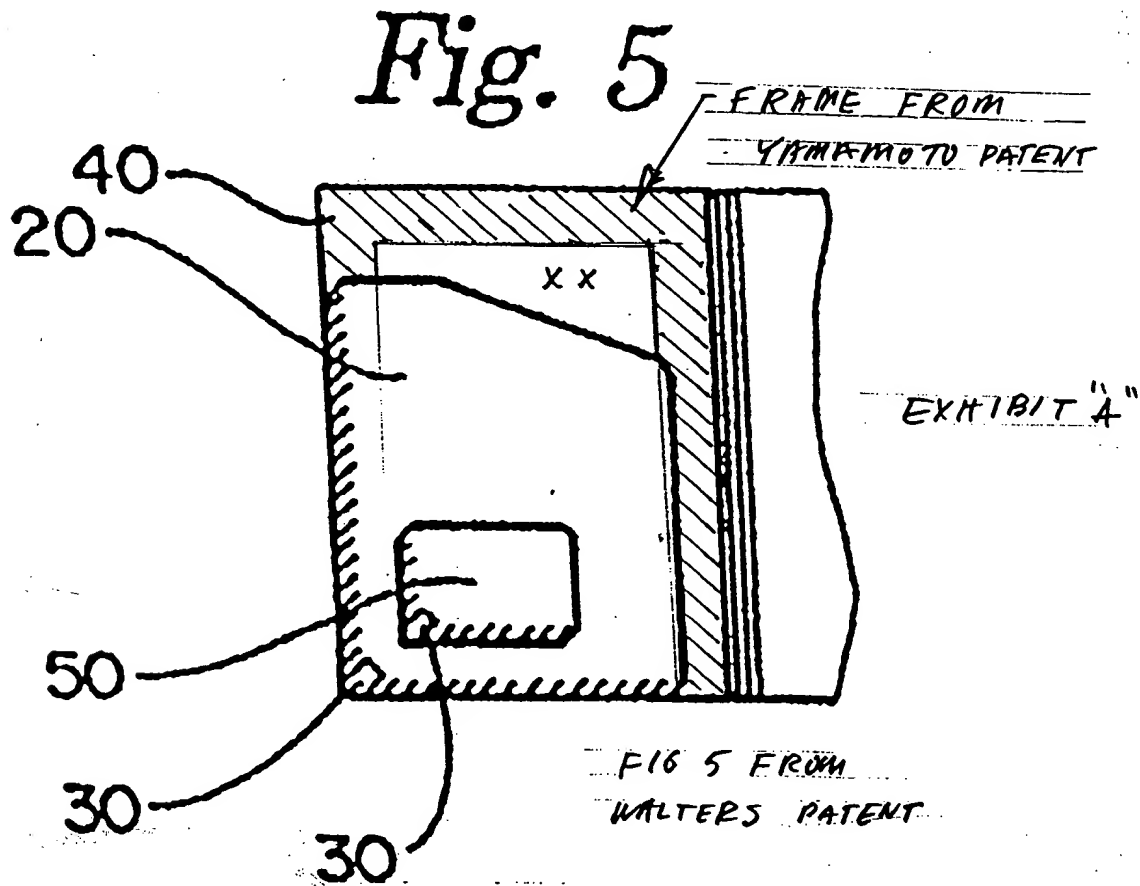


Exhibit A

Now, in Figure 1, note the area XX where the inner pocket does not cover the area within the frame of the Yamamoto patent.

Accordingly, first, the inner pocket of the Walters patent is only intended to store extra papers, and Walters does not have a transparent cover, so there is no basis whatsoever for combining the two patents. However, as indicated in Figure 1, even if the two patents could be combined (even without teachings), they still would not anticipate the claims as amended. Thus, the area "xx" as marked in Figure 1 would be within the Yamamoto frame, but would not be supported by the pocket, as required by the limitation in the claims as amended: "said assembly including construction arrangements for holding said pocket firmly against said transparent cover over the entire open area of said frame".

Thus applicant's new construction requires not only an inner pocket but also a pocket which holds an insert firmly against the transparent cover over the entire open area of the frame.

With respect to Buxton, a similar situation exists. Even if the two patents could be combined (despite any teaching to do so), they still would not anticipate the claims as amended. Thus, the pocket of Buxton would not provide support over the entire open area of the frame, as required by the limitation in the claims as amended: "said assembly including construction arrangements for holding said pocket firmly against said transparent cover over the entire open area of said frame." Buxton has no transparent cover as claimed (see col. 2, ll. 40-46, describing the cover as made from a strip of

"leather or the like"), and consequently cannot hold a pocket firmly against a transparent cover.

Furthermore, the multiplicity of pockets are designed to support pads. As a result, the pockets must provide space to accommodate a full pad of paper. The inner pocket would therefore not be held "firmly" against the cover, as there must be room for the pad. Combining Buxton with Yamamoto would produce a binder with a leather, non-transparent cover and/or a binder with a loose-fitting pocket.

Considering further the inventive background of the claimed invention, the inventors recognized the problem posed by the cover view patents such as Yamamoto 6,206,602 (cited in the introduction of the present application) in that it was difficult to insert visual inserts into the three sided pocket of Yamamoto type pockets. Further, the present inventors went on to devise a pocket construction secured along two sides, and located on the inside of the transparent cover which solved the problem.

In addition, with the pocket being at least co-extensive with the open area of the frame on the transparent front cover, the visual insert is held positively in the proper location. The insert may be as thin as a single sheet of printed paper, as opposed to the considerable thickness of the Buxton pad of paper.

In the present case, applicants were the first to perceive a problem and to develop a solution to the problem, and this is a classical type of fact situation which gives rise to patentability, as developed by the U.S. Supreme Court in Eibel Process Co. v. Minnesota and Ontario Paper Co., 261 US 45 (1923).

As mentioned above, the covers of both the Walters patent and the Buxton patent are opaque, and do not have a frame as required by the claims. The pocket of Walters is disclosed as being intended to receive miscellaneous loose paper and material, while the pocket of Buxton is disclosed as being intended to receive a pad of paper. Accordingly, even if the covers of Walters or Buxton were to be transparent, all that would be visible would be a loose batch of miscellaneous papers, not even firmly held against the cover.

It is only through the teachings of applicant's specification that the claimed combination could be created; and this clearly constitutes improper "hindsight" which has been widely condemned by the courts.

Here, we have the often-encountered "hindsight" pitfall at work, with applicants' application providing the only guide to the combination.

With regard to the use of "hindsight", or the use of the applicant's teachings to combine prior art, the courts have universally condemned such specious combinations and have upheld the validity of patents or claims of patents in which such hindsight was employed to combine the references. Notable among the decisions relating to the subject matter is the decision of the Supreme Court of the United States in the case of Diamond Rubber Co. of New York v. Consolidated Rubber Tire Co., 220 U.S. 428, 31 S. Ct. 444 (1911). In this case the Supreme Court stated "Many things, and the patent law abounds in illustrations, seem obvious after they have been done, and 'in the light of the accomplished result,' it is often a matter of wonder how they so long 'eluded the search of the discoverer and set at defiance the speculations of inventive genius'. . . . Knowledge after the event is always easy, and problems once solved present no difficulties, indeed

may be represented as never having had any ..." Id. at 434-35, 31 S. Ct. at 447. The Supreme Court then went on to uphold the patent under consideration.

In a similar vein, the Court of Customs and Patent Appeals stated in the case of In re Kamm and Young, 172 U.S.P.Q. 298 (C.C.P.A. 1972), that the basic mandate inherent in 35 U.S.C. § 103 is that piecemeal reconstruction of prior art patents in the light of applicant's disclosure shall not be basis for holding of obviousness. Similarly, in the case of Ex Parte Lange, 72 U.S.P.Q. 90, 91 (C.C.P.A. 1947), the Court said, "It seems to us that the examiner is using appellant's disclosure for the suggestion of the combination since there is no suggestion in any of the patents for their combination in the manner claimed by applicant. The cases of Ex Parte Myerson, 72 U.S.P.Q. 49 (C.C.P.A. 1946), and Ex Parte Gary, 76 U.S.P.Q. 224 (C.C.P.A. 1947), are to the same effect. Two other cases decided by the C.C.P.A. in which hindsight was condemned are In re Stephens, Wenzel, and Browne, 145 U.S.P.Q. 656 (C.C.P.A. 1965), and In re Leonor, 158 U.S.P.Q. 20 (C.C.P.A. 1968). In the Stephens case, the Court stated that "References may not be combined indiscriminately and with guidance from applicant's disclosure to show that claims are unpatentable." 145 U.S.P.Q. at 657. In the Leonor case, the court dismissed the examiner's rejection of the claims in suit as "hindsight reconstruction of prior art" and disapproved of the board's affirmance of that rejection on the basis that it "violates [the] intent and spirit of 35 U.S.C. § 103." 20 U.S.P.Q. at 20-21. In Leonor, the court said that the issue is "whether teachings of prior art would of themselves, and without benefit of applicant's disclosure, suggest [a process] which would make claimed invention obvious..." (emphasis court's). Id. at 21.

The Court of Appeals for the Federal Circuit has been equally strong in its condemnation of "hindsight" or similar rejections. Thus, for example, in ACS Hospital Systems, Inc. v. Montefiore Hospital, 221 U.S.P.Q. 929 (Fed. Cir. 1984), the Federal Circuit reversed a holding of invalidity because there was no teaching to combine the references. Similarly, the Federal Circuit, in W.L. Gore Associates, Inc. v. Garlock, Inc., 220 U.S.P.Q. 303, 313 (Fed. Cir. 1983), referenced the "insidious effect of a hindsight syndrome wherein that which only the inventor taught is used against its teacher," and condemned this type of rejection or holding of unpatentability.

Finally, reference is made to the decision of McGinley vs. Franklin Sports, Inc., 60 USPQ 2d 1001 (2001), in which the Court of Appeals for the Federal Circuit required strong teachings for combining references, particularly where at least one of the references teaches away from the invention.

To summarize, there is no teaching at all to combine the view type binder of Yamamoto with the pocket of Walters or Buxton, and even if these references were to be combined they lack both the spirit and the structure of the present invention.

It is further noted that the proposed combination of the Yamamoto and Walters and/or Buxton patents is applied to all claims with various additional references being also applied relative to some of the claims. However, where the basic Yamamoto/Walters or Buxton combination is not proper, as applied to the claims as amended, the remaining claims are similarly allowable.

In conclusion, an early decision upholding the patentability of the claims on appeal is respectfully solicited.

IX. CONCLUSION

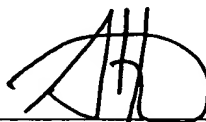
For the foregoing reasons, it is submitted that the present invention as claimed is not rendered obvious from Yamamoto and Walters and/or Buxton, and that the Examiner's rejections of Claims 1, 11, 16, 21, 22, 25, 26, 29 and 30 were therefore erroneous. Appellant respectfully requests reversal of the rejection of Claims 1, 11, 16, 21, 22, 25, 26, 29 and 30.

A two month extension of time is hereby requested. The Commissioner is authorized to charge any fee that may be due in conjunction with this Response, or in conjunction with any future response, to Deposit Account No. 06-2425.

Respectfully submitted,

FULWIDER PATTON LEE & UTECHT, LLP

By: _____



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X. APPENDIX

CLAIMS ON APPEAL:

Claim 1. A semi-flexible cover-view binder assembly, comprising:

front and rear semi-flexible plastic covers, said front cover being transparent and being provided with a peripheral coating forming a substantially opaque frame defining an open area within the frame; said covers having inner and outer surfaces;

an inner pocket having approximately the same dimensions as the firmly secured to the inner surface of said front cover; said pocket having inner, outer, top and bottom edges; said inner pocket being secured along its outer edge and its bottom edge, and being free and unsecured to the cover at the top and inner edges, thereby permitting quick insertion of visual material from the top and inner edges of said pocket; and

said assembly including construction arrangements for holding said inner pocket firmly against said transparent cover over the entire open area of said frame;

said pocket extending at least over said open area;

whereby a visual insert may be easily slipped into said pocket, and held in said pocket for viewing of said visual insert through said transparent front cover.

Claim 5. A system including a binder assembly comprising:

a binder assembly comprising:

(a) front and rear semi-flexible plastic covers, said front cover being transparent and being provided with a peripheral coating forming a substantially opaque frame; said covers having inner and outer surfaces;

(b) an inner pocket having approximately the same dimensions as the cover firmly secured to the inner surface of said front cover; said pocket having inner, outer, top and bottom edges; said inner pocket being secured along its outer edge and its bottom edge, and being free and unsecured to the cover at the top and inner edges, thereby permitting quick insertion of visual material from the top and inner edges of said pocket; said assembly including construction arrangements for holding said inner pocket firmly against said transparent cover over the entire open area of said frame;

(c) an insert having visual information applied thereto in the area within said frame, said insert being in said inner pocket;

(d) a plurality of transparent dividers with outwardly projecting tabs thereon mounted within said binder; and

(e) said rear cover having a partial pocket extending for less than half of the area of said rear cover; said partial pocket being formed of the same sheet as the rear cover, with the pocket being formed by folding a sheet upward and bonding it in place, said rear cover being coated with substantially opaque material similar to the frame coating on the front cover; and

said system further including a computer, a keyboard and a printer, for displaying the framed front cover of said binder and forming visual material within said frame, and printing out the visual insert for insertion into the inner pocket with the visual material set-off and enclosed by said frame.

Claim 6. A binder assembly as defined in claim 5 wherein said rear cover partial pocket has a plurality of slits therein for mounting cards on said partial pocket.

Claim 11. A semi-flexible cover-view binder assembly, comprising:

front and rear semi-flexible plastic covers, said front cover being transparent and being provided with a peripheral substantially opaque frame defining an open area within the frame; said covers having inner and outer surfaces;

an inner pocket firmly secured to the inner surface of said front cover; said pocket having inner, outer, top and bottom edges; said inner pocket being secured along its outer edge and its bottom edge, and being free at the top and inner edges, thereby permitting quick insertion of visual material from the top and inner edges of said pocket;

an insert having visual information applied thereto in the open area within said frame, said insert being in said inner pocket; and

said pocket having an extent at least coextensive with said open area;

said assembly including construction arrangements for holding said inner pocket firmly against said transparent cover over the entire open area of said frame;

whereby said pocket maintains said visual material in engagement with the inner surface of said front cover, with the visual material located within the open area of the frame.

Claim 12. A binder assembly as defined in claim 11 wherein said rear cover has a rear pocket of the same material as the said rear cover; said rear pocket being formed of the same sheet as the rear cover; with the pocket being formed by folding said sheet and bonding it in place.

Claim 14. A binder assembly as defined in claim 11 12 wherein said rear pocket is transparent.

Claim 15. A system including a binder assembly comprising:

a binder assembly comprising:

(a) front and rear semi-flexible plastic covers, said front cover being transparent and being provided with a peripheral coating forming a substantially opaque frame; said covers having inner and outer surfaces;

(b) an inner pocket having approximately the same dimensions as the cover secured to the inner surface of said front cover; said pocket having inner, outer, top and bottom edges; said inner pocket being firmly secured along its outer edge and its bottom edge, and being free and unsecured to the cover at the top and inner edges, thereby permitting quick insertion of visual material from the top and inner edges of said pocket;

(c) an insert having visual information applied thereto in the area within said frame, said insert being in said inner pocket;

(d) a plurality of transparent dividers with outwardly projecting tabs thereon mounted within said binder; and

(e) said rear cover having a partial pocket extending for less than half of the area of said rear cover; said partial pocket being formed of the same sheet as the rear cover, with the pocket being formed by folding a sheet upward and bonding it in place, said rear cover being coated with substantially opaque material similar to the frame coating on the front cover; and

said system further including a computer, a keyboard and a printer, for displaying the framed front cover of said binder and forming visual material within said frame, and

printing out the visual insert for insertion into the inner pocket with the visual material set-off and enclosed by said frame.

Claim 16. A binder assembly as defined in claim 11 wherein said rear cover is opaque and wherein it has a coating to substantially match the frame on the front cover.

Claim 17. A semi-flexible cover-view binder assembly, comprising:

front and rear semi-flexible plastic covers, said front cover being transparent and being provided with a peripheral substantially opaque frame defining an open area within the frame; said covers having inner and outer surfaces;

an inner pocket having approximately the same dimensions as the cover firmly secured to the inner surface of said front cover; said pocket having inner, outer, top and bottom edges; said inner pocket being secured along its outer edge and its bottom edge, and being free at the top and inner edges, thereby permitting quick insertion of visual material from the top and inner areas of said pocket;

an insert having visual information applied thereto in the open area within said frame, said insert being in said inner pocket;

a plurality of dividers with outwardly projecting tabs thereon mounted within said binder; and

said rear cover having a rear pocket formed of the same sheet as the rear cover; and

said assembly including construction arrangements for holding said inner pocket firmly against said transparent cover over the entire open area of said frame.

Claim 19. A system including a binder assembly comprising:

a binder assembly comprising:

(a) front and rear semi-flexible plastic covers, said front cover being transparent and being provided with a peripheral coating forming a substantially opaque frame; said covers having inner and outer surfaces;

(b) an inner pocket having approximately the same dimensions as the cover secured to the inner surface of said front cover; said pocket having inner, outer, top and bottom edges; said inner pocket being secured along its outer edge and its bottom edge, and being free and unsecured to the cover at the top and inner edges, thereby permitting quick insertion of visual material from the top and inner edges of said pocket;

(c) an insert having visual information applied thereto in the area within said frame, said insert being in said inner pocket;

(d) a plurality of transparent dividers with outwardly projecting tabs thereon mounted within said binder; and

(e) said rear cover having a partial pocket extending for less than half of the area of said rear cover; said partial pocket being formed of the same sheet as the rear cover; with the pocket being formed by folding a sheet upward and bonding it in place, said rear cover being coated with substantially opaque material similar to the frame coating on the front cover; and

said system further including a computer, a keyboard and a printer, for displaying the framed front cover of said binder and forming visual material within said frame, and

printing out the visual insert for insertion into the inner pocket with the visual material set-off and enclosed by said frame.

Claim 21. A semi-flexible cover-view binder assembly, comprising:

front and rear semi-flexible plastic covers, said front cover being transparent and being provided with a peripheral substantially opaque frame defining an open area within the frame; said covers having inner and outer surfaces;

an inner pocket having approximately the same dimensions as the cover firmly secured to the inner surface of said front cover; said inner pocket being secured along only two edges thereof to one of the semi-flexible covers of said binder assembly, permitting quick insertion of visual material into said pocket; and

an insert having visual information applied thereto in the open area within said frame, said insert being in said inner pocket; and

said assembly including construction arrangements for holding said inner pocket firmly against said transparent cover over the entire open area of said frame.

Claim 22. A semi-flexible cover-view binder assembly, comprising:

front and rear semi-flexible plastic covers, said front cover being transparent and being provided with a peripheral substantially opaque frame defining an open area within the frame; said covers having inner and outer surfaces;

an inner pocket having four edges and has approximately the same dimensions as the cover firmly secured to the inner surface of said front cover; said inner pocket being secured to the front cover along two edges, and the other two edges being free and

unsecured to the front cover, thereby permitting quick insertion of visual material from the other two edges of said pocket; and

an insert having visual information applied thereto in the open area within aid frame, said insert being in said inner pocket; and

said assembly including construction arrangements for holding said inner pocket firmly against said transparent cover over the entire open area of said frame.

Claim 24. In combination:

a semi-flexible cover-view binder assembly, comprising:

(a) front and rear semi-flexible plastic covers, said front cover being transparent and being provided with a peripheral substantially opaque frame defining an open area within the frame; said covers having inner and outer surfaces;

(b) an inner pocket having approximately the same dimensions as the cover firmly secured to the inner surface of said front cover; said pocket having inner, outer, top and bottom edges; said inner pocket being secured along its outer edge and its bottom edge, and being free at the top and inner edges, thereby permitting quick insertion of visual material from the top and inner edges of said pocket;

(c) an insert having visual information applied thereto in the open area within said frame, said insert being in said inner pocket; and

said assembly including construction arrangements for holding said inner pocket firmly against said transparent cover over the entire open area of said frame;

said pocket extending at least over said open area;

whereby a visual insert may be easily slipped into said pocket, and held in said pocket for viewing of said visual inset through said transparent front cover; and

a computer, a keyboard and a printer, for displaying an image corresponding to the framed front cover of said binder, for forming visual material within the frame, and for printing out the visual insert for insertion into the inner pocket of said binder assembly with the visual material set-off and enclosed by said frame.

Claim 25. A binder assembly as defined in claim 1 wherein said covers are secured together at a binding and wherein said inner pocket is formed of a sheet which is secured to said binding, and is cut along the binding to form the inner free edge of said pocket.

Claim 26. A binder assembly as defined in claim 11 wherein said covers are secured together at a binding and wherein said inner pocket is formed of a sheet which is secured to said binding, and is cut along the binding to form the inner free edge of said pocket.

Claim 27. A binder assembly as defined in claim 17 wherein said covers are secured together at a binding and wherein said inner pocket is formed of a sheet which is secured to said binding, and is cut along the binding to form the inner free edge of said pocket.

Claim 28. An assembly as defined in claim 17 wherein said inner pocket extends over the greater portion of the inner surface of said front cover; and over the open area of said cover.

Claim 29. A semi-flexible cover-view binder assembly, comprising:

front and rear semi-flexible plastic covers, said front cover being transparent and being provided with a peripheral coating forming a substantially opaque frame defining an open area within the frame; said covers having inner and outer surfaces;

an inner pocket have approximately substantially the same dimensions as the cover firmly secured to the inner surface of said front cover; said pocket having inner, outer, top and bottom edges; said inner pocket being secured along its outer edge and its bottom edge, and being free and unsecured to the cover at the top and inner edges, thereby permitting quick insertion of visual material from the top and inner edges of said pocket; and

said pocket extending at least over said open area;

whereby a visual insert may be easily slipped into said pocket, and held in said pocket for viewing of said visual inset through said transparent front cover.

said pocket being directly and firmly bonded to the inside of said front cover at a pocket-to-cover bond zone, which bond zone is free of expansion structure, whereby said insert is firmly and positively held in engagement with the inner surface of said front cover; with the visual material located and maintained within the open area of the frame.

Claim 30. A semi-flexible cover-view binder assembly, comprising:

front and rear semi-flexible plastic covers, said front cover being transparent and being provided with a coating forming a substantially opaque frame defining an open area within the frame; said covers having inner and outer surfaces;

an inner pocket secured to the inner surface of said front cover; said pocket having inner, outer, top and bottom edges; said inner pocket being secured along its outer edge and its bottom edge, and being free and unsecured to the cover at the top and inner edges, thereby permitting quick insertion of visual material from the top and inner edges of said pocket;

said pocket extending at least over said open area; and

said assembly including construction arrangements for holding said inner pocket firmly against said transparent cover over the entire open area of said frame.

whereby a visual insert may be easily slipped into said pocket, and held in said pocket for viewing of said visual insert through said transparent front cover.